Movable Assets : A Proxy for Economic Status & Development

(Ownership & Changing Patterns in Five study areas from five states in India)

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MOVABLE ASSETS :

A PROXY FOR ECONOMIC STATUS AND DEVELOPMENT

Ownership & changing patterns in five study areas from five states in India

MARCH 1997

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BAIF's HPAD Group members

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MOVABLE ASSETS :

A PROXY FOR ECONOMIC STATUS AND DEVELOPMENT

Ownership & changing patterns in five study areas from five states in India

EXECUTIVE SUMMARY

In India, during the past few years, economic growth and the open economy have made considerable impact on the lifestyle of the people. Economists have traditionally considered an increase in per capita income to be a good proxy for other attributes of development. In rural area however, rather than cash income, economic growth would get reflected in the agricultural and household investment and ownership of equipment. In the Indian, caste based society, by studying the ownership patterns across castes, one could assess how the benefits of the development opportunities have percolated.

Asset holding by the people reflects development, infrastructure and facilities available to the people, by influencing the choice of possessions acquired. One can also get an idea about socio-economic development in the society and priorities of the society through study of domestic as well as agricultural assets holding and acquisition by the rural population.

A Cross-sectional study was conducted in selected areas from five states of India namely Gujarat, Karnataka, Maharashtra, Rajasthan and Uttar Pradesh; to study the economic profiles of the families in terms of their asset possession, the acquisition patterns in the domestic as well as agricultural assets in households from various socio-economic strata.

In the rural areas studied, the asset holding and acquisition were highly related to the resource ownership of the family. The ownership and acquisition of assets was related significantly to the land holding, caste, educational level and occupation. Large land holders, with irrigation facility, having subsidiary occupations like dairy and assured income from service or business (as against rain-fed agriculture) were owning and had acquired assets. As against this landless, S.C or S.T. households had hardly any assets. The **patterns of ownership and acquisition not only followed the economic hierarchy but also caste and social hierarchy.**

Preference for traditional low cost agricultural equipment like plough, bullock cart, and to meet emergent need for irrigation through acquisition of engine pump by the agriculturists; and the priority placed on cycles and tape recorders for improving communication by all households **reflected both the low economic development and investment in**

agriculture as well as the underdeveloped infrastructure and facility in the areas studied.

Domestic asset ownership and acquisition also reflected the needs, available infrastructure and the economic status. Thus, cycle was the most preferred vehicle and tape recorder the preferred equipment. **Preference for mobility, communication and irrigation** was clearly reflected in the pattern of assets acquisition across the study areas. This gives a definite **agenda for infrastructure development** for the rural areas.

Dairy was significantly related to asset ownership and as such needs promotion in the backward areas as a subsidiary occupation for raising incomes of rural poor. More assured income in service and business as against the uncertainties and risks in agriculture alone, need to be appreciated, and **subsidiary income-generation activities promoted** in the backward rural areas.

The study findings also suggest that detailed information on families asset holding can be used as **a proxy or indicator for income level** of the family. This would make assessing economic status relatively easy and help in identification of the target groups for development inputs.

Policy recommendations :

1. The families from the lower socio-economic strata, especially S.C. or S.T. families, in the rural areas should be supported for engaging in the occupations such **as dairy, horticulture and other related income generation activities to improve their economic status.**

2. As most of the poor families are acquiring cycles and radios, to improve their access to the knowledge and urban facilities and engine pumps for minor irrigation; **development of irrigation facility, communication and mobility** are emerging as basic needs of this class. **These products may receive tax exemptions and other benefits or may be linked with other welfare schemes for the poor.**

3. The needs, for mobility and communication links with the outside world, and water resources and irrigation facility, are very urgent and **infrastructure development** in these should be taken up on priority for backward rural areas.

4. **Asset ownership in a household may be employed as an indicator** for listing target group families for subsidies as well as for measuring socio-economic development.

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MOVABLE ASSETS :

A PROXY FOR ECONOMIC STATUS AND DEVELOPMENT

Ownership & changing patterns in five study areas from five states in India

In India, during the last few years, economic growth and opening up of the economy has made considerable impact on the lifestyle of the people. Seventy two percent of the Indian population lives in the rural areas. Therefore, it is necessary that the changes in the life style of Indian rural households be studied.

Economists have traditionally considered an increase in per capita income to be a good proxy for other attributes of development. In rural area however, rather than cash income, economic growth would get reflected in the agricultural and household investment and ownership of equipment, either productive assets like agricultural assets, or domestic assets. Indian society is based on caste system. By studying the ownership patterns across castes, one could assess how the benefits of the development opportunities have percolated.

Asset holding by the people reflects development, infrastructure and facilities available to the people, by influencing the choice of possessions acquired. One can also get an idea about socio-economic development in the society and priorities of the society through study of domestic as well as agricultural assets holding by the rural population.

OBJECTIVES :

1. To study the economic profiles of the families based on the assets holding, across the study areas.
2. To study the acquisition patterns in the domestic as well as agricultural assets over the last five year prior to survey.
3. To compare the present status of assets holding with the situation before five years in the families.
4. To find out the assets acquisition pattern in relation with the factors like the caste, occupation and land-holding.

METHODOLOGY :

Area and Population :

A Cross-sectional study was conducted in selected areas from five states of India namely Gujarat, Karnataka, Maharashtra, Rajasthan and Uttar Pradesh. **Table A** shows the details.

Table A : Study areas and coverage

STATE	DISTRICT	STUDY AREA	NO. OF HOUSE - HOLDS
Gujarat	Valsad	Gandevi	3008
Maharashtra	Ahmadnagar	Akole	3105
Karnataka	Dharwad	Garag	3101
Uttar Pradesh	Allahabad	Karchhana	2826
Rajasthan	Bhilwada	Raila	3107

The Schedule :

To collect information, regarding asset-holding in the family, a detailed schedule was designed. Questions asked were about socio-economic background of the family, information on land holding, number and type of occupation and asset-holding now and five years back, which was used as a proxy for economic status of the family.

The list of agricultural and domestic assets to be included in the schedule was finalised on the basis of commonality across the five study areas, ease of enquiry and distribution of asset-holding within the community. Hence the assets like steel utensils were excluded as they were present in almost all households, while those like wall-clock or steel cupboard were excluded as these were the commonest gift items.

Data collection :

The local youth were given training for three days by resident supervisor to conduct quantitative survey in the selected villages. They used a pre-tested structured schedule to conduct a house survey. The target was 100% household in a village. Ten percent of the schedules were randomly cross-checked through re-interview by the supervisors.

Analysis :

Information obtained was regarding two groups i.e. Domestic assets and Agricultural assets. The assets were given value in proportion to their market price in Indian rupees as given in the **Table B**.

Table B : Asset Values used in the study

Domestic Asset	Value	Agricultural Asset	Value
Cycle	1.5	Bullock Cart	7
Tape	2	Tractor	300
TV Set	5	Plough	2
Moped	20	Spray pump	2
		Thresher	5
		Electric Motor Engine	15

Based on the distribution of the frequencies, the assets value scores were categorised as shown in the **Table C**.

Table C : Categorisation of households based on Asset Holding

Domestic Assets		Agricultural Assets	
Asset Value Score	Category	Asset Value Score	Category
0	1	0	1
1 - 10	2	1 - 10	2
11 - 20	3	11 - 20	3
21 - 30	4	21 - 30	4
		30+	5

The preference for particular assets and pattern of assets owned varies considerably between various project areas. These scores are only indicative and can only be used for comparisons between households in the restricted area and not across the study areas.

RESULTS AND DISCUSSIONS :

COMMUNITIES STUDIED :

GANDEVI, Gujarat -

Both, the caste Hindu and the tribal communities were residing in the area studied. Among the Hindus, castes Patel, Brahmins and artisan castes constituted the majority of the population. While among the tribal, Halpati, Dhodia Patel and Nayaka Patel formed the majority. Of these, the Halpati were landless and Kolcha the untouchable among the tribal.

Patels were the dominant caste who owned most of the land and were relatively a forward community due to their engagement in business and contact with cities. Several of these families had relatives who had migrated to foreign countries for the purpose of conducting business.

Agriculture and Horticulture were the main occupation in the dominant caste apart from dairy and business. The educated middle class was employed in service, and the landless were employed as labourers in the orchards owned by the wealthier families. Alcohol consumption had social sanction among tribal communities, where it formed a part of rituals.

AKOLE, Maharashtra -

The main part of the village with whatever amenities was populated by the caste Hindu community. Only five Brahmin families were present in the study area. Marathas were the dominant group, numerically, economically and politically. Majority of the land holdings were with Maratha families.

Mahadev Koli, Thakar and Bhil were the tribes living in the remote hamlets of the villages. They owned degraded lands on the hill slopes and produced millet like Ragi (finger millet) and Varai.

Agriculture and dairy were the main occupation. Of late in the areas having some irrigation, cultivation of Sugar cane had become popular. This cash crop had brought better incomes to the large land holders, mainly Maratha. The lower class families were mainly employed as agricultural labourers.

GARAG, Karnataka -

Lingayat, Jain and Maratha were the communities having higher population among all. Their main occupation was agriculture and dairy. Few tribal families were also there, who were also mainly agriculturists and demonstrated many caste features. Lingayats were politically and economically dominant, however, the group enjoyed the benefits like reservation in jobs, due their classification as the 'Other Backward Castes' (OBC).

The villages had compact settlements, each representing a particular caste. The community was strongly bound by tradition, and held strong beliefs like pollution. Joint families were common particularly among the wealthier households. In village Lokur a joint family with more than hundred members living together was recorded.

KARCHHANA, Uttar Pradesh -

Community in the study area was bound by traditional caste system. 'Purda' system of covering the face, was compulsory for the women. The Higher and Dominant caste groups differed from the Scheduled Caste group in all respects. The Brahmin, Dubey and Pandit, households demonstrated more cleanliness, sanitary conditions and had good standard of personal hygiene. Brahmin girls were seen to attend school at least up to tenth standard.

Yadav, although on paper an OBC group, was the economically and politically dominant caste. Yadav families were often joint families, owning most of the village land and livestock. The women from these families were relatively more vocal, and were found to be busy through out the day with dairy related work. Other dominant groups were Kurmi and Thakur.

A small number of ST families mainly Koli and Gaund, were residing in the area. A sizeable number of Muslim families was also present in the study.

Agriculture was the main occupation. Rice, wheat and Gram were the main crops produced. The landless SC members worked on the large landholding of the Yadav families, in almost a 'master - slave' relationship. SC families lived in separate hamlets on the periphery of the higher caste settlement. SC group comprised of castes Chamar, Dhobi, Pasi and Garadia, the artisan castes based on their traditional occupations.

RAILA, Rajasthan -

In Raila, Rajput and Gujar communities were the socio-politically dominant. Gujars were more in numbers, and owned most of the land and the livestock in the area.

This group also enjoyed the benefits of reservations and preferences as OBC group. OBCs were traditionally artisans, who either still continue their traditional occupations, or have shifted to agriculture and other occupations. The Gujar women were vocal. The main tribe residing in the area was Bhil.

Although an agrarian society, the land holdings were not very large. Irrigation facility was mainly wells, used for small scale vegetable cultivation. Migration of male members to neighbouring states in the summer season, was a common feature in the villages. This led to problems like sexually transmitted diseases being imported to the villages.

The villages were so remote and poorly connected that the society, especially the women faced virtual isolation. 'Parda' system - women covering their faces with a head cloth - was followed by the women. This tradition bound society was steeped in superstitions. Serious diseases like Typhoid were treated using magico-religious practices.

ASSET PROFILES :

In each state, information on domestic as well as agricultural asset holding five years prior to the conduct of the survey, current position and asset acquired by the village people, was analysed separately. Profiles of asset-holding in each area are presented in **Annex 1**. However, summary of the main findings is presented below.

The most notable of the findings were :

1. Higher average value of agricultural and domestic assets, and acquisition of assets in Gandevi (Guj.) compared to the other study areas.
2. Nearly universal but low average value agricultural asset ownership in Raila (Raj.), and
3. Very high percentage change (over 170%) in the total value of asset holding in the above two areas , Gandevi and Raila, as against between 50% to 60% change in the other study areas. This is to be considered on the background of average total asset ownership of 9.4 to 18.7 in the study areas.

The low average values of domestic asset holding in Garag (Kar.) were an artefact, due to selection of a common assets list for the study, as is explained in the relevant section.

GANDEVI (Gujarat)

Nearly half the families engaged in agriculture did not have any assets. These families either borrowed these assets or hired these for a rent from their neighbouring farmers. In some of the cases when head of the household was engaged in either service or business the land was given on lease and the family received a share of the produce.

Farmers on an average had invested 29 value points on the agricultural assets during five years preceding the study. Regression analysis showed that high value agricultural assets were highly co-related with very large (10+ acres) holdings of irrigated land.

Almost two thirds of households owned the domestic assets, with average value 5.2. Over 37% households had acquired assets over five years, with average gain of 3.

AKOLE (Maharashtra)

Over a forth of the families had acquired agricultural assets during the five years preceding the study. Nearly one fifth families had invested in improving irrigation facility. The acquisition of agricultural assets had resulted in +51.1% increase in the average value of agricultural asset-holding during the five years.

Nearly half of the households had some domestic assets (average 2.5). However, only 5.2% families had high value domestic assets i.e. more than 20 value points. Over one forth households acquired domestic assets over five years, averaging gain in value by 1.2.

GARAG (Karnataka)

In case of Garag (Kar.) out of the total families engaged in agriculture 58.7% owned five years (average 6.5). Increase in the average value of total assets owned during the five years was 60%, which was comparable with Akole (Mah.) and Karchhana (U.P.) but very assets (average 16.9) and 22.4% acquired agricultural assets in the small compared to the other areas like Gandevi (Guj.) and Raila (Raj.).

Very few families owned domestic assets (24.9%). Average value of domestic assets holding was also very low (0.989) compared to the other areas. Only 14.7% household had acquired domestic assets during the previous five years. This low investment in the domestic assets indicated the tendency of acquiring only the most essential items. A large number of families (9%) had preferred mobility and purchased cycle during the last five years.

During the informal discussion with the villagers, we were told that more income was spent on the good quality of food including milk products, and surplus was either invested in the livestock or in the gold ornaments.

KARCHHANA (Uttar Pradesh)

Agricultural assets were not possessed by all the families engaged in the agriculture. Only 45.2% agriculturist families possessed one or more assets (average value 10.5). There were very few (15.3%) agriculturist families who acquired agricultural assets during the five years preceding the study, with average gain of 3.

Over three forth households possessed domestic assets and a fifth acquired new assets over the five years. Average value of assets owned was 3.2 and gain of 1.3 per household. The average value of total assets per family changed by 50% during the five years preceding the study.

RAILA (Rajasthan)

Traditionally being an agrarian community, over 90% of the families who were engaged in Agriculture were found to be possessing at least one or more agricultural assets (average value 12). Most of the families gave preference to improving irrigation by acquiring electric motor engine, followed by acquisition of bullock cart and plough. In the five years preceding the study, average value of agricultural asset per farmer's family showed an addition of 7.6 value points.

Domestic assets were owned by 65% and had been acquired by 42% families. However, most of this acquisition was in the lowest value category, raising average holding to only 1.6 from 0.5 five years before the study. The families having high value domestic assets were very few i.e. 1.9%.

The domestic assets were found to be co-related with occupations such as artisans, service and agricultural labour. The families migrating for these occupations, seemed mostly to invest their cash income in the domestic assets.

DOMESTIC ASSETS :

Asset-holding and Acquisition :

The results show variations in the domestic assets-holdings in each state. **(Table 1)** Maximum number of domestic asset holding households were found in Karchhana (UP) (76.1%), but a higher average value of domestic assets per family at the time of the survey (5.233) as well as five years prior to the survey (2.143), was found in Gandevi (Guj.) as compared to the other areas.

It was evident that in Gandevi (Guj.), preference for holding higher value domestic assets was more than in the other areas. These results reflect attitude of the people in each area as well as the socio-economic status of people, their exposure to urban society, education, awareness etc. In Gandevi (Guj.) these might be the reasons prompting people to own valuable domestic assets.

In Garag (Kar.), investment in domestic assets was the lowest (on an average 0.989 at the time of study and 0.397 five year prior), as compared to the other areas. Here, people preferred to invest in silk and gold than in any other assets. Thus the average value of asset holding reflects only people's choice of assets rather than their economic position, precluding cross comparisons across the study areas.

Preferences in Domestic Assets :

When analysis was done regarding investment in each asset in these areas, cycle was the most popular asset (**Table 2**). Cycle was the vehicle which can be easily maintained at village level and was much cheaper than a moped, hence it was the preferred vehicle. Moreover, cycle increased a person's mobility, for work and business.

In Gandevi (Guj.) highest proportion of (16%) households had moped or motorcycle. In most of the study areas, Infrastructure was poorly developed. People needed mobility but could not afford to have moped; the fuel, petrol, was expensive and not easily available nearby, in addition it was difficult to maintain the vehicle. Hence, the cycle was the choice. In Garag (Kar.), roads and private and public transport were fairly good. Here only 18% households had cycles and 1.6% had mopeds; on the other hand in Karchhana (U.P.) over 80% households had either of the vehicles.

The second preference was given to tape-recorder in all the areas. Again, selection of tape recorder depended on both, the family's socio-economic status and supporting infrastructure in the villages. The television was expensive and in many places, the relay centre were not present in the vicinity leading to not very clear reception of picture. The highest proportion of households owning a tape recorder was found in Gandevi (Guj.) .

The number of households having television was higher in Gandevi (Guj.) [14.4%] and Karchhana (U.P.) [11.2%]. Having a T.V. was a status symbol in these areas, which might have prompted the families to have this assets. However, in Garag (Kar.), Akole (Mah.) and Raila (Raj.) people considered this assets as a luxury and not as their need. And people always showed preference to acquire assets according to their perceived needs.

AGRICULTURAL ASSETS :

Asset holding and acquisition :

The number of agricultural assets-holders among the agriculturists, was the highest in Raila (Raj.) [91.4%] followed by Akole (Mah.) [63%] and in Garag (Kar.) [58.7%]. However, average value of agricultural assets, five years prior to the survey and at the time of the survey was the highest in Gandevi (Guj.). Whereas in Raila (Raj.) and Karchhana (U.P.) the lowest average values were found. (**Table 3**). On an average a fifth of agriculturists had acquired agricultural assets over five years, in all the study areas. In Raila (Raj.) the proportion was higher (31%). Again in Gandevi (Guj.) average addition to the agricultural assets value was the highest among the study areas. This need and preference for having agricultural assets may be reflecting their socio-economic status, and growth and development in the state.

Preferred Agricultural Assets :

Among agricultural assets, plough and bullock cart were the most common than any other asset at the time of the survey, five years prior to the survey (**Table 4**) and among the assets acquired. This analysis was consistent with the fact that in most areas farmers were small or medium land-holders, who preferred traditional methods of farming, as these were affordable and consistent with their cultivation practices.

In Gandevi (Guj.) wealthier horticulturists with larger land holdings were in a position to afford a tractor. Usage of tractor was found to be maximum in Gandevi (Guj.) five years preceding the survey (3.8%), during the survey (12.9%) and in the asset acquisition pattern (9%). It reflected awareness, social and economic status of this community. The tractor with its accessory the trolley was also used for transporting the farm produce to the market.

Except Garag (Kar.) diesel engine-pump was found to have second priority over other assets like thresher and spray pump. Usage of engine was parallel to developed irrigation systems in all areas. Especially in Akole (Mah.) the highest use (52.2%) of engine-pump was found as compared to the other areas, while spray pump was popular in Garag (Kar.) [24.6%] and thresher was popular in Karchhana (U.P.) [9.9%].

CASTE AND ASSET HOLDING :

Any rural society in India is stratified on the basis of Caste. Upper castes enjoy better status with ownership of larger share of economic resources. This better economic status along with higher position in the social ladder gives them a better standard of living compared to other caste groups.

Caste and Tribe groups :

In each of the five study areas, a group was defined as the Dominant caste, based on its political, social and economic standing and numerical predominance. People belonging to this group were mostly agriculturists. The dominant group in Gandevi (Guj.) was Patel, in Akole (Mah.) Maratha, in Garag (Kar.) Lingayat, in Karchhana (Uttar Pradesh) called as Thakura (Jamindar) and in Raila (Raj.) Rajput and Gujar. Generally in the study areas the dominant group was numerically larger than other groups. However, in Karchhana (U.P.) this group was found to be smaller than the other groups numerically, but politically it was very active and dominating the society.

The second group, Higher caste, mainly comprised of Brahmins. Brahmins were mainly associated with religious learning and ritual activities. Some of the families belonging to this group were owning land. The people from this caste were more educated as compared to the other groups.

The Scheduled Caste (S.C.) households were mostly engaged in agricultural labour and petty business. These families were financially not as strong as the dominant or some higher caste families.

In the study areas, except Karchhana (U.P.), one more group present was Scheduled Tribes (S.T.). This group too was engaged in agricultural labour and very small scale artisanship.

The Other Backward Castes (O.B.C.) practising traditional occupations as cobblers, iron smiths etc., were also present in all the study areas, although in minority. This group was also dependent on agricultural labour as additional mean of earning livelihood. In Karchhana (U.P.) they formed a sizeable group and owned land.

Asset holding in caste or tribe groups :

The maximum average value of domestic assets as well as agricultural assets was found in the upper castes - dominant and higher caste - households. **(Table 5A & B).** The same groups had also acquired the maximum value assets over five years **(Table 6A & B).**

In spite of it being a numerically smaller group, the higher caste households had the maximum average value of assets five years previous to the survey and at the time of survey as compared to other castes in most of the study areas. These findings indicate that maximum advantage of economic development may have been taken by this group.

This caste was the highest class in the social hierarchy, having better access to facilities. These families presently, were seen to be giving more importance to education, and awareness. Small sized families were more common in this caste, which could also be another reason for having more assets in this caste.

Among the study areas, in Gandevi (Guj.) higher caste and dominant caste families showed the maximum average value of asset holding (98.3 & 31.8 respectively). This reflected higher economic growth in this state, particularly the area. This area

was peculiar in that many families in this area had members settled abroad, and monitory transfers from these might have contributed to improved financial status in these families.

In all the study areas, the majority of the S.C or S.T. families were not owning land and were engaged in agricultural labour. People from these castes were not well educated and their social status was poor. These might be the reasons responsible for their not having sufficient domestic and agricultural assets.

It was very interesting to note that in Garag (Kar.) and Gandevi (Guj.), there was a considerable improvement found in the total asset holding in the S.T., as compared to the asset holding five years preceding the study. It was also in the same Gandevi area that the average value of asset holding was the highest. In Garag proportion of S.T. households acquiring assets was very similar to those of dominant and higher caste. Thus, it seems that **as the societal development reaches a certain threshold, the benefits start percolating to the lower classes. It may also indicate increasing materialism or changing priorities in the rural areas.**

LAND HOLDING AND ASSET OWNERSHIP :

A very strong and significant relationship was observed in the land holding size and the asset ownership and acquisition. **(Table 7A &B and 8 A & B).** The majority (80 to 90%) of large sized land holders (more than ten acres) owned agricultural and domestic assets in the study areas, except in Garag (Kar.) [60%] where over all pattern was of lower asset holding. The large land holders had also acquired maximum value assets in the five year period. As opposed to this, the landless households had very few, and low value assets in all the study areas.

EDUCATIONAL LEVEL AND ASSET OWNERSHIP :

Average educational level in a household was computed based on the education in above nine year old members. As the **Tables 9 A & B and 10 A & B** show, higher the average education more was the asset holding. This relationship was also highly significant. Illiterate or below primary level education in a household was linked to very low average asset holding and low acquisition of assets in five years. This definitely indicates presence of a vicious cycle of perpetuation of poverty through illiteracy, and increasing marginalization of the poor.

OCCUPATION AND ASSET HOLDING :

As the members of an household were engaged in multiple occupations, sources of income for the household were always more than one. Analysis of variance was carried out to see the significant relationships of asset holding and asset acquisition with the type of occupations in the family.

Results from all the five study areas (**Table 11 A & B, 12 A & B, and 13 A, B & C**) showed a strong and significant relationship between occupations and asset holding patterns. Among the occupations, families engaged in horticulture, agriculture, dairy, service and business owned the maximum value of agricultural and domestic assets. The same had also acquired higher value assets.

The size of land holding, availability of irrigation, service, business and dairy farming, were independently significantly related with assets and asset acquisition. In case of Gandevi (Guj.) horticulture was important, where as in Akole (Mah.) even agriculture labour was significantly related.

Combinations of sources of income were important. In general, in the families engaged in agriculture, combination with irrigation facility, with allied activities like dairy farming, and service or business; had and had acquired assets. Among the non-agriculturist families those with members in service or having business had and had acquired assets. Combination of these with agriculture labour was even better in improving economic position of the household in case of Akole (Mah.).

Agriculturists, land holding and assets -

Families holding more than ten acres of land in Gandevi (Guj.), Garag (Kar.), and Karchhana (U.P.) had acquired agricultural assets, whereas in case of Raila (Raj.) business along with irrigation facility in agriculture proved to be important determinant for asset acquisition was concerned. The families with larger part of their land under irrigation were investing their income from service and dairy in the domestic assets. **(Table 13 A, B & C).**

Presence or absence of dairy along with agriculture seemed to be the determinant for present agricultural asset status. In Gandevi (Guj.) it was significantly related to agricultural asset acquisition too, whereas for domestic asset holding and acquisition dairy mattered only in Akole (Mah.) and Raila (Raj.). This was probably because of the women dairy co-operatives active in the area, and women preferred to invest their income in domestic assets.

Non-agriculturists and domestic assets -

For the families who are not involved in agriculture acquisition of domestic assets was significantly related to service and business, which were constant sources of cash income to the family. In Akole (Mah.) a few non-agriculturist involved in dairy, also showed significant asset acquisition.

Interestingly in Akole (Mah.) and Gandevi (Guj.) agriculture labourers (working in Mango orchards and sugar-cane fields who were getting higher wages) had acquired domestic assets during the five years preceding the study. This was true to some extent for the horticultural labourers in Gandevi (Guj.) but not so for the agriculture labourer class in the other study areas (who were earning lower wages). **(Table 13 A & B).**

COMBINED INFLUENCE OF FACTORS ON ASSET OWNERSHIP :

Two separate regression equations employing total assets value and domestic asset holding value as dependent variables, were developed. The factors found to be significantly related in the bi-variate analysis were used as the independent variables. Two more factors, size of the household and number of underfive children in the household were used to control for the confounding effect of large families **(Table 14)**.

Except in Garag (Kar.), belonging to the lower caste or tribe (SC or ST) negatively influenced agricultural assets holding; and in the majority of places also the domestic asset holding. Larger households tended to hold more domestic assets and the number of under five children in the household by and large did not have any (negative) influence.

Average educational level in the household , and presence of irrigation and large land holding; were independently and strongly positively related to asset holding. Multiple occupations or sources of income for the household had strong positive relation with agricultural asset holding in Gandevi (Guj.), and to domestic asset holding in all the study areas except Akole (Mah.).

These findings thus suggest that detailed information on families asset holding can be used as a proxy for socio-economic status or indicator for income level of the family. This would make assessing economic status of an household relatively easy and help in identification of the target groups for development inputs.

CONCLUSIONS :

Among the agricultural assets considered plough and bullock-cart was found to be the most common asset owned by families, except in Akole (Mah.) five years back where nearly 37% families owned engine-pump. More or less, the same pattern (of preference for ploughs and bullock-carts) prevailed in the acquisition of assets over five years. In Akole (Mah.) and Raila (Raj.) largest number of families (about 18%) acquired engines-pumps.

These patterns reflect the influence of cropping pattern and also economic development in agriculture sector in these areas. Agriculture is still very traditional and attracts low investment as reflected by the highest acquisition of ploughs and bullock-carts.

Irrigation facility is the priority need of the farmers, who have shifted to cash-crops as sugar-cane and vegetables particularly in Akole (Mah.) and Raila (Raj.). Followed by this the next priority is mobility and facility for transport of produce, as shown by the acquisition of bullock-carts.

Among the domestic assets considered, cycle was found to be the most common asset owned by the families followed by the Radio-cum-tape recorder, moped and television. The same pattern prevailed in the families acquiring domestic assets over five years, in all the study areas. This maintained the general distribution pattern of these assets among families, although there were a larger number of families owning each of these assets at the time of the study.

These patterns reflect the influence of prices, priority, needs and also the availability and accessibility of the supporting infrastructure and facility. In Raila (Raj.) larger number of families acquired mopeds than television, reflecting the poor road and transport infrastructure and facility, and the people's need for mobility and access to urban markets and facilities.

Agriculturists, particularly large ones were also seen to be investing their income from subsidiary sources such as dairy, service and business in the domestic assets during the five years preceding the study. High wage earners from Akole (Mah.) and Gandevi (Guj.) area were investing their surplus income in low value domestic assets such as cycles or radio cum tape-recorders.

Employment in service or business provided an assured income to the family which had contributed to the ownership of assets. The ownership and acquisition of assets, therefore, was related significantly both to the land related and occupation related factors.

Thus the families with multiple occupations, with sizeable income were able to accumulate wealth in terms of assets.

As compared to other castes, Scheduled Caste and Scheduled Tribe families own very few agricultural or domestic assets five years before the study and the same situation still prevailed at the time of the study. However, in all the study areas, the percentage of asset-less S.C./ S.T. families had declined. In other castes also the number of families owning no domestic assets had declined.

As was to be expected, relatively larger number of families in upper castes owned high-value assets, but there were a few families in the scheduled castes and tribes who had acquired high value assets during the preceding five years. Most of the tribal families were working as agriculture labourers, few of them were small or marginal land holders, who had acquired low value agricultural assets.

Relatively larger number of families in higher caste and dominant caste owned and acquired high value assets. These castes also had more resources such as land and water. They owned the most of the modern equipment like tractors, engine-pumps for maximum utilisation of their resources.

Thus asset holding and acquisition were highly related to the resource ownership of the family. The patterns of acquisition not only followed the economic hierarchy but also caste as social hierarchy.

From the example of S.T. families from Gandevi (Guj.) acquiring assets, it seems that **as the societal development reaches a certain threshold, the benefits start percolating to the lower classes.**

SUMMARY OF CONCLUSIONS

In summary it can be stated that **asset possession and acquisition patterns reflected both the economic development as well as the infrastructure and facility in an area.** Higher level of development and economic status in the Gandevi area of Gujarat was reflected in the highest average asset holding and acquisition values.

Preference for mobility, communication and irrigation was clearly reflected in the pattern of assets acquisition across the study areas. This gives a definite **agenda for infrastructure development** for the rural areas.

Dairy was significantly related to asset ownership and as such needs promotion in the backward areas as a subsidiary occupation for raising incomes of rural poor. More assured income in service and business as against the uncertainties and risks in agriculture alone, need to be appreciated, and **subsidiary income-generation activities promoted** in the backward rural areas.

The study findings also suggest that detailed information on families asset holding can be used as **a proxy or indicator for income level** of the family. This would make assessing economic status relatively easy and help in identification of the target groups for development inputs.

Policy recommendations

1. The families from the lower socio-economic strata, especially S.C. or S.T. families, in the rural areas should be supported for engaging in the occupations such **as dairy, horticulture and other related income generation activities to improve their economic status.**

2. As most of the poor families are acquiring cycles and radios, to improve their access to the knowledge and urban facilities and engine pumps for minor irrigation; **development of irrigation facility, communication and mobility** are emerging as basic needs of this class. **These products may receive tax exemptions and other benefits or may be linked with other welfare schemes for the poor.**

3. The needs, for mobility and communication links with the outside world, and water resources and irrigation facility, are very urgent and **infrastructure development** in these should be taken up on priority for backward rural areas.

4. **Asset ownership in a household may be employed as an indicator** for listing target group families for subsidies as well as for measuring socio-economic development.

ANNEX 1

ASSET PROFILE NO.1 : GANDEVI, GUJARAT

Total No. of Households : 3008 Total No. of Agriculturist : 882

Sr. No.	ASSETS AGRICULTURAL ASSETS	No.of H.H.s	% to Total H.H.s	% to Agri-culturist
1.	No. of households having Agricultural assets	416	13.4	47.2
2.	No.of households acquiring Agricultural assets	179	5.9	20.3
3.	No.of households having Agri-cultural assets more than 300	114	3.8	12.9
4.	No.of households acquiring Agricultural assets more than 300	80	2.6	9
5.	No.of households acquiring agricultural assets more than 300 with no Agricultural assets before 5 yrs.	33	1	3.7
6.	Average value of Agricultural assets /household at present		13.21	45.051
7.	Average value of Agricultural assets /household before 5 yrs.		4.692	16.001
8.	Percent change in (6) over(7)		181	181
	DOMESTIC ASSETS			
9.	No. of households having domestic assets	1837	61	
10.	No.of households acquiring domestic assets	1119	37.2	
11.	No. of households having domestic assets more than 20	428	14.2	
12.	No.of households acquiring domestic assets more than 20	211	7	
13.	No.of households acquiring domestic assets more than 20 without any domestic assets before 5 yrs.	161	5.4	
14.	Average value of domestic asset per household at present		5.233	
15.	Average value of domestic asset per household before 5 yrs.		2.143	
16.	Percent change in (14) over (15)		144	
	TOTAL VALUE OF ASSETS			
17.	Average value of all assets per household at present		18.69	
18.	Average value of all assets per household before 5 yrs.		6.835	
19.	Percent change in (17) over (18)		173	

ASSET PROFILE NO. 2 : AKOLE, MAHARASHTRA

Total No. of Households : 3105 Total No. of Agriculturist : 2521

Sr.	ASSETS AGRICULTURAL ASSETS	No. of H.H.s	% to Total H.H.s	% to Agri-culturist
1.	No. of households having Agricultural assets	1590	51.2	63
2.	No.of households acquiring Agricultural assets	678	21.8	26.8
3.	No.of households having Agricultural assets more than 300	53	1.7	2.1
4.	No.of households acquiring Agricultural assets more than 300	16	0.5	0.6
5.	No.of households acquiring agricultural assets more than 300 with no Agricultural assets before 5 yrs.	4	0.1	0.1
6.	Average value of Agricultural assets /household at present		13.137	16.18
7.	Average value of Agricultural assets /household before 5 yrs.		8.693	10.706
8.	Percent change in (6) over (7)		51.1	51.1
	DOMESTIC ASSETS			
9.	No. of households having domestic assets	1521	48.9	
10.	No.of households acquiring domestic assets	815	26.2	
11.	No. of households having domestic assets more than 20	164	5.2	
12.	No.of households acquiring domestic assets more than 20	52	1.6	
13.	No.of households acquiring domestic assets more than 20 without any domestic assets before 5 yrs.	35	1.1	
14.	Average value of domestic asset per household at present		2.445	
15.	Average value of domestic asset per household before 5 years.		1.28	
16.	Percent change in (14) over (15)		91	
	TOTAL VALUE OF ASSETS			
17.	Average value of all assets per household at present		15.582	
18.	Average value of all assets per household before 5 yrs.		9.973	
19.	Percent change in (17) over (18)		56	

ASSET PROFILE NO. 3 : GARAG, KARNATAKA

Total No. of Households : 3101 Total No. of Agriculturist : 2006

Sr. No.	ASSETS AGRICULTURAL ASSETS	No.of H.H.s	% to Total H.H.s	% to Agri-culturist
1.	No. of households having Agricultural assets	1177	37.9	58.7
2.	No.of households acquiring Agricultural assets	450	14.5	22.4
3.	No.of households having Agri-cultural assets more than 300	76	2.4	3.8
4.	No.of households acquiring Agricultural assets more than 300	34	1	1.7
5.	No.of households acquiring agricultural assets more than 300 with no Agricultural assets before 5 yrs.	16	0.5	0.7
6.	Average value of Agricultural assets /household at present		10.912	16.868
7.	Average value of Agricultural assets /household before 5 yrs.		6.713	10.377
8.	Percent change in (6) over (7)		62.5	62.5
	DOMESTIC ASSETS			
9.	No. of households having domestic assets	773	24.9	
10.	No.of households acquiring domestic assets	456	14.7	
11.	No. of households having domestic assets more than 20	41	1.3	
12.	No.of households acquiring domestic assets more than 20	21	0.6	
13.	No.of households acquiring domestic assets more than 20 without any domestic assets before 5 yrs.	17	0.5	
14.	Average value of domestic asset per household at present		0.989	
15.	Average value of domestic asset per household before 5 yrs.		0.397	
16.	Percent change in (14) over (15)		149	
	TOTAL VALUE OF ASSETS			
17.	Average value of all assets per household at present		11.415	
18.	Average value of all assets per household before 5 yrs.		7.11	
19.	Percent change in (17) over (18)		60.5	

ASSET PROFILE NO. 4 : KARCHHANA, UTTAR PRADESH

Total No. of Households : 2826 Total No. of Agriculturist : 1713

Sr. No.	ASSETS	No.of H.H.s	% to Total H.H.s	% to Agri-culturist
	AGRICULTURAL ASSETS			
1.	No. of households having Agricultural assets	774	27.4	45.2
2.	No.of households acquiring Agricultural assets	263	9.3	15.3
3.	No.of households having Agri-cultural assets more than 300	40	1.4	2.3
4.	No.of households acquiring Agricultural assets more than 300	13	0.4	0.7
5.	No.of households acquiring agricultural assets more than 300 with no Agricultural assets before 5 yrs.	7	0.2	0.4
6.	Average value of Agricultural assets /household at present		6.333	10.447
7.	Average value of Agricultural assets /household before 5 years.		4.301	7.095
8.	Percent change in (6) over (7)		47	47
	DOMESTIC ASSETS			
9.	No. of households having domestic assets	2152	76.1	
10.	No.of households acquiring domestic assets	735	26	
11.	No. of households having domestic assets more than 20	173	6.1	
12.	No.of households acquiring domestic assets more than 20	60	2.1	
13.	No.of households acquiring domestic assets more than 20 without any domestic assets before 5 yrs.	173	0.8	
14.	Average value of domestic asset per household at present		3.168	
15.	Average value of domestic asset per household before 5 yrs.		1.947	
16.	Percent change in (14) over (15)		62	
	TOTAL VALUE OF ASSETS			
17.	Average value of all assets per household at present		9.388	
18.	Average value of all assets per household before 5 yrs.		6.248	
19.	Percent change in (17) over (18)		50	

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ASSET PROFILE NO. 5 : RAILA, RAJASTHAN

Total No. of Households : 3107 Total No. of Agriculturist : 2840

Sr. No.	ASSETS AGRICULTURAL ASSETS	No.of H.H.s	% to Total H.Hs.	% to Agri-culturist
1.	No. of households having Agricultural assets	1530	49.2	91.4
2.	No.of households acquiring Agricultural assets	882	28.4	31
3.	No.of households having Agri-cultural assets more than 300	46	1.5	1.6
4.	No.of households acquiring Agricul-cultural assets more than 300	37	1.2	1.3
5.	No.of households acquiring agri-cultural assets more than 300 with no Agri. assets before 5 yrs.	13	0.4	0.5
6.	Average value of Agricultural assets /household at present		10.939	11.967
7.	Average value of Agricultural assets /household before 5 years.		3.996	4.372
8.	Percent change in (6) over (7)		173	173
	DOMESTIC ASSETS			
9.	No. of households having domestic assets	2028	65.3	
10.	No.of households acquiring domestic assets	1312	42.2	
11.	No. of households having domestic assets more than 20	58	1.9	
12.	No.of households acquiring domestic assets more than 20	33	1	
13.	No.of households acquiring domestic assets more than 20 without any domestic assets before 5 years	25	0.8	
14.	Average value of domestic asset per household at present		1.571	
15.	Average value of domestic asset per household before 5 years.		0.494	
16.	Percent change in (14) over (15)		218	
	TOTAL VALUE OF ASSETS			
17.	Average value of all assets per household at present		12.51	
18.	Average value of all assets per household before 5 yrs.		4.491	
19.	Percent change in (17) over (18)		178	

TABLES SECTION

TABLE 1 : AVERAGE VALUE OF DOMESTIC ASSET HOLDING AND ACQUISITION IN THE FIVE STUDY AREAS.

DOMESTIC ASSET	STUDY AREAS				
	GANDEVI (Guj)	AKOLE (Mah)	GARAG (Kar)	KARCHHANA (UP)	RAILA (Raj)
Total Households	3008	3105	3101	2826	3107
Percentage of households owning domestic assets today	61.0	48.9	24.9	76.1	65.3
Percentage of H.H.s acquiring domestic assets Over 5 years.	37.2	26.2	14.7	26	42.2
Average value of domestic assets at present	5.233	2.445	0.989	3.168	1.571
Average value of domestic assets 5 yrs. back	2.143	1.280	0.397	1.947	0.494
Average gain	3.1	1.2	0.6	1.2	1
Avr.gain /Acq.H.H.	8.33	4.58	4.08	4.62	2.37

TABLE 2 : PROPORTION OF FAMILIES HOLDING VARIOUS DOMESTIC ASSETS IN THE FIVE STUDY AREAS

DOM.ASSETS	GANDEVI (GUJ) (3008)			AKOLE (MAH) (3105)			GARAG (KAR) (3101)			KARCHANA (UP) (2826)			RAILA (RAJ) (3107)		
	5 YRS. BACK %	ACQUIRED %	PRESENT %	5 YRS. BACK %	ACQUIRED %	PRESENT %	5 YRS. BACK %	ACQUIRED %	PRESENT %	5 YRS. BACK %	ACQUIR %	PRESENT %	5 YRS. BACK %	ACQUIRED %	PRESENT %
Tape-Recorder	9.1	11.5	20.6	3.3	4.8	8.1	4.4	5.6	10	6.2	4.1	10.3	1.7	5	6.7
Television	1.7	10.7	14.4	3	5.1	8.1	0.8	2.7	3.5	5.5	5.7	11.2	0.2	1	1.2
Cycle	20.1	21.7	41.8	23.3	20.9	44.2	9	8.7	17.7	56.6	18.8	75.4	26.5	37.7	64.2
Moped	6.6	9.9	16.5	3.2	2.8	6	0.6	1	1.6	3.1	2.6	5.7	0.2	1.8	2
TOTAL (ANY)			61			48.9			24.9			76.1			65.3

Note : Figures in the brackets indicate the number of Households in the study area.

TABLE 3 : AVERAGE VALAUE OF AGRICULTURAL ASSET HOLDING AND ACQUISITION IN THE AGRICULTURIST HOUSEHOLDS, IN FIVE STUDY AREAS.

AGRICULTURAL ASSET	STUDY AREAS				
	GANDEVI (Guj)	AKOLE (Mah)	GARAG (Kar)	KARCHHANA (UP)	RAILA (Raj)
Agriculturist H.H.	882	2521	2006	1713	2840
Percentage of households owning agricultural assets today	47.2	63	58.7	45.2	91.4
Percentage of household acquiring agricultural assets over 5 years.	20.3	26.8	22.4	15.3	31
Average value of agricultural assets at present	45.051	16.18	16.868	10.447	11.967
Average value of agricultural assets 5 years back	16.001	10.706	10.377	7.095	4.372
Average gain	29.05	5.474	6.491	3.352	7.595
Average gain / H.H. acquiring assets	143.10	20.43	28.98	21.91	24.50

TABLE No.4 : PROPORTIONS OF FAMILIES HOLDING VARIOUS AGRICULTURAL ASSETS IN THE STUDY AREAS.

AGRI.ASSETS	GANDEVI (GUJ) (882)			AKOLE (MAH) (2521)			GARAG (KAR) (2006)			KARCHANA (UP) (1713)			RAILA (RAJ) (2640)		
	5 YRS. BACK %	ACQUIRED %	PRESENT %	5 YRS. BACK %	ACQUIRED %	PRESENT %	5 YRS. BACK %	ACQUIRED %	PRESENT %	5 YRS. BACK %	ACQUIR %	PRESENT %	5 YRS. BACK %	ACQUIRED %	PRESENT %
BULLOCK CART	21	4.4	25.5	12	7.9	19.9	23.2	9.7	42.9	4	5.3	9.3	17.9	13	31
PLOUGH	23.9	4.2	28.2	19.9	10.8	30.8	37.5	15.7	53.2	23.9	10.1	39.9	78.1	14.8	39
TRACTOR	3.8	9.0	12.9	1.2	0.7	2.0	2.0	1.7	3.7	1.4	0.7	2.4	0.3	1.3	1.6
SPRAY PUMP	5.6	2.8	7.4	0.1	0.1	0.2	18	6.6	24.6	0.5	0.7	1.4	0.1	0.4	0.5
THRESHER	0.1	0.2	0.3	3.7	3.9	7.6	0.9	0.1	1.0	7.1	2.8	9.9	0.1	0.3	0.4
ENGINE	13.5	9.2	22.7	34.5	18	52.5	2.9	1.7	4.6	8.3	4.9	13.2	10.9	17.18	28.8
TOTAL (ANY)			47.2			63.0			58.7			45.2			91.4

Note : Figures in the brackets indicate the number of families engaged in Agriculture in the study area.

TABLE 5A : CASTE GROUPWISE AVERAGE VALUE OF ASSETS OWNED, IN THE FIVE STUDY AREAS

CASTE	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA(UP)		RAILA (RAJ)	
CATAGORY	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.
Dominant	23.2	8.7	17.3	3.1	14.1	1.2	3.4	1.5	13.3	1.4
Higher	81.5	16.8	13.8	4	15.7	1.3	15.9	7.4	14.2	1.9
Other	15.7	6.4	4.3	3.1	6.1	0.62	0.42	3.2	17.1	1.9
OBC	0	8.2	17.1	3	2	0.88	11	3.6	7.3	1.7
SC	0.4	3.6	6.9	1.3	4.1	0.42	1.6	1.5	5.6	1.5
ST	3.5	2.3	2.4	0.67	5	0.82	0	1	1.9	0.8
Significance	0.0000	0.0000	0.0000	0.0000	0.0000	0.0001	0.0000	0.0000	0.0000	0.0000

NOTE : Significance level for differences between group means. (ANOVA)

AGRI. Agricultural assets, DOM. Domestic assets

TABLE 5B : PROPORTION OF HOUSEHOLDS HOLDING ASSETS IN EACH CASTE GROUP, IN FIVE STUDY AREAS

CASTE	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA(UP)		RAILA (RAJ)	
CATAGORY	% House- holds		% House- holds		% House- holds		% House- holds		% House- holds	
	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.
Dominant	24.8	79.2	63	56.6	41.5	27.2	48.2	70.5	55.1	63.7
No.of H.H.	1000		1854		1578		112		826	
Higher	48.5	86.9	66.6	66.6	47	30.7	36.9	92.2	67	72
No.of H.H.	99		5		368		374		193	
Other	11.9	75.1	22.2	44.4	24.7	22.7	6.2	80.7	63.6	79
No.of H.H.	201		9		440		337		873	
OBC	0	90.9	54.9	55.4	25.4	15.9	42.1	82.3	37.9	70.5
No.of H.H.	11		351		63		877		312	
SC	4.7	48.5	49.2	40.3	20.6	16.6	15	65.2	37.3	63.1
No.of H.H.	171		123		338		1114		559	
ST	6	46.9	22.1	29.2	37.2	23.6	0	66.7	31.4	54.7
No.of H.H.	1526		763		314		12		344	

TABLE 6A : AVERAGE VALUE OF TOTAL ASSETS OWNED AND ACQUIRED, BY CASTE GROUPS IN THE FIVE STUDY AREAS

CASTE	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
	TOT.ASSET	TOT.ACQ.	TOT.ASSET	TOT.ACQ.	TOT.ASSET	TOT.ACQ.	TOT.ASSET	TOT.ACQ.	TOT.ASSET	TOT.ACQ.
DOMINANT	31.8	21.1	20.4	7.9	15.3	5.9	4.9	2.7	14.8	10
HIGHER	98.3	53.3	17.8	14.4	17	8.4	23.3	9.6	16.1	5.3
OTHERS	22.1	13.5	8.2	2.6	6.7	1.9	4.1	1.7	19.1	13.9
OBC	8.2	3.3	20.1	7.8	2.9	1.7	14.6	4.2	9	5.5
SCHDULED CASTE	4.0	2.0	8.1	2.9	4.6	1.6	3.1	1.3	7.1	4.2
SCHEDULED TRIBE	5.7	3.6	3.1	1.5	5.8	3.3	1	0.25	2.8	1.7
ANOVA (SIG.) cance level	0.0000	0.0000	0.0000	0.0000	0.0000	0.0013	0.0000	0.0000	0.0000	0.0000

TABLE 6B : PROPORTION OF HOUSEHOLDS OWNING AND ACQUIRING ASSETS BY CASTE GROUPS IN THE FIVE STUDY AREAS.

CASTE	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
CATEGORY	TOT.ASSET	TOT.ACQ.	TOT.ASSET	TOT.ACQ.	TOT.ASSET	TOT.ACQ.	TOT.ASSET	TOT.ACQ.	TOT.ASSET	TOT.ACQ.
Dominant	81	51.5	77	43.4	51	25.9	83.9	46.4	78.2	54
No.of H.H.s	1000		1854		1578		112		926	
Higher	90.9	69.7	53.3	93.3	55.6	25	93.3	34.7	66.6	42.3
No.of H.H.s	99		5		368		374		193	
Other	77.1	54.2	44.4	33.3	39.6	21.9	81.2	29.4	69.1	71.4
No.of H.H.s	201		9		440		337		873	
OBC	90.9	45.5	71.6	37.9	39.7	20.6	84.8	28.7	78.1	53.9
No.of H.H.s	11		351		63		877		312	
SC	49.1	27.5	68.5	29.8	30.4	17.5	69.8	25.6	72.7	51.9
No.of H.H.s	171		123		338		1114		559	
ST	47.9	27.8	41.4	23.4	45.7	25	66.7	16.7	64	47.4
No.of H.H.s	1526		763		314		12		344	

TABLE 7A : AVERAGE VALUE OF ASSETS BY LAND HOLDING IN A HOUSEHOLD IN THE FIVE STUDY AREAS.

LANDHOLDING	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
CATEGORY	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.
Landless	0.80	2.80	0.76	1.20	1.40	0.59	0.10	1.90	0.80	1.30
Small	6.50	6.90	7.30	1.50	2.30	0.55	3.50	2.80	6.30	1.20
Marginal	57.00	13.70	17.80	2.90	9.10	0.70	10.70	4.90	13.30	1.60
Large	125.80	17.50	30.40	4.70	15.10	1.30	25.70	6.70	20.10	2.10
Very large	179.80	21.10	51.90	8.90	61.00	3.60	62.70	7.50	30.30	3.80
Significance	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

NOTE : Significance level for differences between group means. (ANOVA)

Landless : No land holding

Small : (>0-2 acres)

Marginal : (>2-5 acres)

Large : (>5-10 acres)

Very Large : (> 10 acres)

TABLE 7B : PROPORTION OF HOUSEHOLDS OWNING ASSETS, BY LAND HOLDING IN THE HOUSEHOLD, IN THE FIVE STUDY AREAS.

LAND	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
CATEGORY	% House- holds		% House holds		% House holds		% House holds		% House holds	
	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.
Landless	1	50.4	2.5	29.9	1.9	17.3	2.2	65.9	9	54.5
No.of H.H.s	2032		586		979		1104		233	
Small	22.9	78.4	45.5	43.3	24.9	17.8	26.9	78.5	38.7	61.8
No.of H.H.s	620		1137		765		996		1312	
Marginal	62.4	89.7	72.8	58.3	56	24.6	56.1	85.5	62.6	74.3
No.of H.H.s	213		972		670		463		986	
Large	84.5	95.8	84.4	68.5	79.8	34	77.2	93.2	73.9	75.2
No.of H.H.s	71		300		376		192		419	
Very large	87.5	93.1	93.7	77.5	91	59.2	86.4	94.4	79.6	82.8
No.of H.H.s	72		110		311		71		157	
Total Households	3008		3105		3101		2826		3107	

TABLE 8A : AVERAGE VALUE OF ASSETS OWNED AND ACQUIRED BY LAND HOLDING, IN THE FIVE STUDY AREAS.

LAND	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
CATEGORY	TOT.ASSET	TOT.ACQ.	TOT.ASSET	TOT.ACQ.	TOT.ASSET	TOT.ACQ.	TOT.ASSET	TOT.ACQ.	TOT.ASSET	TOT.ACQ.
Landless	3.7	2.2	1.95	0.79	2	0.74	2	0.8	2.2	1.4
Small	13.5	7.5	8.8	3.3	2.8	1.6	6.3	1.6	7.5	5.1
Marginal	70.7	49.2	20.7	8.3	9.8	3.3	15.6	5.4	15	9.3
Large	143.2	95.6	35	13.1	16.4	4.6	32.4	12.6	22.3	13.6
Very large	201	117.3	60.8	26	64.6	28.8	70.2	32.3	34.1	26.1
ANOVA (SIG.)	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

TABLE 8B : PROPORTION OF HOUSEHOLDS OWNING AND ACQUIRING ASSETS BY LAND HOLDING, IN THE FIVE STUDY AREAS.

LAND	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
CATEGORY	TOT.ASSET	TOT.ACQ.	TOT.ASSET	TOT.ACQ.	TOT.ASSET	TOT.ACQ.	TOT.ASSET	TOT.ACQ.	TOT.ASSET	TOT.ACQ.
Landless	50.7	30.7	31.1	16.6	18.3	11.2	66.5	22	57.5	41.2
No.of H.H.s	2032		586		979		1104		233	
Small	82.1	48.2	63.8	32.9	36.6	18	82.5	22.5	72.4	52.2
No.of H.H.s	620		1137		765		996		1312	
Marginal	93.1	65.3	82.9	48.1	63.2	30.2	92.3	43	86.2	61.9
No.of H.H.s	213		972		670		463		986	
Large	100	77.5	89.4	54.3	83.5	41.7	99.4	59.2	89.5	65.8
No.of H.H.s	71		300		376		192		419	
Very large	97.2	72.2	95.5	54.1	93.1	47.5	97.6	66.1	93.4	67.6
No.of H.H.s	72		110		311		71		157	

TABLE 9A : AVERAGE VALUE OF ASSETS OWNED AND AVERAGE EDUCATIONAL LEVEL IN THE HOUSEHOLD

EDUCATION	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
CATEGORY	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.
Below Primary	3.0	2.2	10.8	1.7	8.9	0.6	2.0	1.1	9.0	1.2
Upto Secondary	23.0	7.8	21.7	4.8	21.6	2.9	5.8	2.4	15.8	2.1
Above Secondar	48.3	16.6	62.1	77.0	37.2	6.1	13.4	7.1	19.0	3.6

NOTE : Below Primary = Completed upto 4th Standard (Catagory 1)
Upto Secondary = Completed upto 10th Standard (Catagory 2)
Above Secondary = Tenth standard complete and above (Catagory 3)

TABLE 9B : PROPORTION OF HOUSEHOLDS OWNING ASSETS BY AVERAGE EDUCATIONAL LEVEL IN THE HOUSEHOLD

EDUCATIONAL	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
CATEGORY	% Hous holds		% House- holds		% House- holds		% House- holds		% House- holds	
	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.
Below Primary	5.9	46.7	47.5	43.2	35.7	21.6	17.3	57.9	47.8	63
No.of H.H.s	1883		2383		2673		1105		2198	
Upto Secondary	22.7	82.8	66.5	68.1	42.6	45.8	29.6	83	56.5	79.3
No.of H.H.s	803		555		378		933		724	
Above Secondar	38.8	91	62.1	77	42.2	64	35.6	93.7	62	84.9
No.of H.H.s	322		87		50		788		185	

NOTE : Below Primary = Completed upto 4th Standard (Catagory 1)
Upto Secondary = Completed upto 10th Standard (Catagory 2)
Above Secondary = Tenth standard complete and above (Catagory 3)

TABLE 10A : AVERAGE VALUE OF ASSETS OWNED AND ACQUIRED BY AVERAGE EDUCATIONAL LEVEL IN THE FIVE STUDY AREAS.

EDUCATION CATEGORY	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
	TOTAL ASSET	TOTAL ACQ.	TOTAL ASSET	TOTAL ACQ.	TOTAL ASSET	TOTAL ACQ.	TOTAL ASSET	TOTAL ACQ.	TOTAL ASSET	TOTAL ACQ.
Below primary	5.2	3.6	12.5	4.8	9.5	4.1	3	0.93	10.3	6.7
Upto Secondary	30.8	20.5	26.5	11.4	24.5	8.7	7.9	2.8	17.9	11.6
Above secondary	64.9	36.6	36.6	10.7	43.3	10.6	20.4	7.6	22.6	15.6
ANOVA (SIG.)	0.0000	0.0000	0.0000	0.0000	0.0000	0.0016	0.0000	0.0000	0.0000	0.0001

NOTE : Below Primary = Completed upto 4th Standard (Catagory 1)
Upto Secondary = Completed upto 10th Standard (Catagory 2)
Above Secondary = Tenth complete and above (Catagory 3)

TABLE 10B : PROPORTION OF HOUSEHOLDS OWNING AND ACQUIRING ASSETS BY AVERAGE EDUCATIONAL LEVEL IN THE FIVE STUDY AREAS.

EDUCATION CATEGORY	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
	TOTAL ASSET	TOTAL ACQ.	TOTAL ASSET	TOTAL ACQ.	TOTAL ASSET	TOTAL ACQ.	TOTAL ASSET	TOTAL ACQ.	TOTAL ASSET	TOTAL ACQ.
Below primary	47.9	28.8	62.4	33.3	44.4	22	62.1	22.2	75.2	54.4
No.of H.H.s	1883		2383		2673		1105		2198	
Upto Secondary	84.4	51.4	84.4	52.4	61.3	37.1	86.6	32.7	86.8	62.2
No.of H.H.s	803		555		378		933		724	
Above secondary	93.2	66.5	86.2	48.3	74.4	40.8	94.6	34.2	92.4	67.2
No.of H.H.s	322		87		50		788		185	

NOTE : Below Primary = Completed upto 4th Standard (Catagory 1)
Upto Secondary = Completed upto 10th Standard (Catagory 2)
Above Secondary = Tenth complete and above (Catagory 3)

TABLE 11A : TYPE OF OCCUPATION AND AVERAGE VALUE OF ASSETS OWNED IN THE FIVE STUDY AREAS.

OCCUPATION	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.
Agri.Labourer	1.5	1.4	12.2	2	2.6	0.39	5.9	1.9	8.6	1.4
Agriculturist	42.9	10.4	16	2.8	16	1.2	10.4	4	12.1	1.6
Artisans	0.27	2.9	4.8	1.5	2.7	0.82	1.1	2	7.6	2.04
Business	13	8.1	9.6	4.6	17.4	3.3	4.8	3.6	46.6	5.2
Dairy	55.6	10.3	27.1	4.8	27.6	1.7	13.4	3.8	23.6	2.8
Service	19.3	11.3	13.7	6.3	16.2	4	10.8	7.5	13.8	3.6
Horti-forestry	74.5	14.5	25.8	5.7	59.3	3.8	20.6	6.3	6.1	2.4

TABLE 11B : PROPORTION OF HOUSEHOLDS OWNING AGRICULTURAL ASSETS BY OCCUPATION IN THE HOUSEHOLD

OCCUPATION	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
	% Hous holds		% House- holds		% House- holds		% House- holds		% House- holds	
	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.	AGRI.	DOM.
Agri.Labourer	3.4	43.7	51.7	47.1	17.4	17.1	30.4	66.3	54.1	70.7
No.of H.H.s	1577		2559		1096		682		1516	
Agriculturist	43.2	84	62.4	53.4	55.6	29.4	42.3	83.2	54.6	69.4
No.of H.H.s	882		2521		2006		1713		2840	
Artisans	4.1	82.4	76.4	48.3	12.7	28.7	15.7	73.8	47	66.1
No.of H.H.s	74		85		174		191		165	
Business	12.4	78.1	42.7	67.2	31.6	40.4	21.6	82.5	47	82.1
No.of H.H.s	283		128		161		722		134	
Dairy	39	85.9	81.6	73.1	65.9	31.1	62	85.7	75.1	83.7
No.of H.H.s	397		795		395		175		435	
Service	19.5	87.7	60.6	74	31.4	56	27.8	93.3	44.4	83.8
No.of H.H.s	682		286		166		566		191	
Horti-forestry	59.1	90.9	84.4	75.8	68	41.9	53.6	90.2	48.8	72.1
No.of H.H.s	242		124		31		448		43	

TABLE 12A : AVERAGE VALUE OF ASSETS OWNED AND ACQUIRED BY OCCUPATION IN THE FIVE STUDY AREAS.

OCCUPATION CATEGORY	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
	TOTAL ASSET	TOTAL ACQ.	TOTAL ASSET	TOTAL ACQ.	TOTAL ASSET	TOTAL ACQ.	TOTAL ASSET	TOTAL ACQ.	TOTAL ASSET	TOTAL ACQ.
Agri.Labourer	2.9	1.5	14.2	5.3	2.9	1.1	7.9	2.1	10	6
Agriculturist	53.3	33.7	18.7	7.4	17.2	6.9	14.4	5.1	13.8	9
Artisans	3.2	1.5	6.3	3.9	3.5	2.9	3.1	1.4	9.7	6.6
Business	21.1	15.1	14.2	7.4	20.7	6.5	8.3	3.5	51.9	40
Dairy	65.9	39.7	31.9	11.8	29.3	10.4	17.2	5.7	26.4	17.4
Service	30.5	20.7	20	8.7	20.2	9.5	18.2	7.2	17.5	10.7
Horti-forestry	89	56.8	31.6	14.8	63.1	14.4	26.9	6.3	8.5	4.2

TABLE 12B : PROPORTION OF HOUSEHOLDS OWNING AND ACQUIRING ASSETS BY OCCUPATION, IN THE FIVE STUDY AREAS

OCCUPATION CATEGORY	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
	TOTAL ASSET	TOTAL ACQ.	TOTAL ASSET	TOTAL ACQ.	TOTAL ASSET	TOTAL ACQ.	TOTAL ASSET	TOTAL ACQ.	TOTAL ASSET	TOTAL ACQ.
Agri.Labourer	44.5	24.4	66.5	35.5	28.4	14.8	71.1	36.3	80.8	58.2
No.of H.H.s	1577		2559		1096		682		1516	
Agriculturist	88.3	56.2	75.4	42.3	62.5	31.1	87.8	33.7	81.0	58.5
No.of H.H.s	882		2521		2006		1713		2840	
Artisans	82.4	39.2	57.5	41.4	34.7	26.0	74.3	33.0	90.2	70.1
No.of H.H.s	74		85		174		191		165	
Business	78.8	51.9	77.1	44.3	47.0	29.6	84.3	31.0	89.5	52.6
No.of H.H.s	283		128		161		722		134	
Dairy	87.7	60.5	90.3	51.8	69.0	31.1	90.1	54.4	94.0	72.4
No.of H.H.s	397		795		395		175		435	
Service	88.6	62.3	86	49.3	64.6	46.6	93.8	35.9	89.3	56.8
No.of H.H.s	682		286		166		566		191	
Horti-forestry	94.2	67.8	89.1	53.9	76.0	46.7	92.1	41.6	82.5	44.2
No.of H.H.s	242		124		31		448		43	

TABLE 13A : INFLUENCE OF LAND, IRRIGATION & OCCUPATIONS ON DOMESTIC ASSET HOLDING

SIGNIFICANT RELATION WITH FACTORS	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
	AGRI. FAMILIES	NON-AGRI. FAMILIES	AGRI. FAMILIES	NON-AGRI. FAMILIES	AGRI. FAMILIES	NON-AGRI. FAMILIES	AGRI. FAMILIES	NON-AGRI. FAMILIES	AGRI. FAMILIES	NON-AGRI. FAMILIES
Landsize	*	-	*	-	*	-	-	-	*	-
Irrigation		-	*	-	*	-	*	-	-	-
Service	*	*	*	*	*	*	*	*	*	*
Business		*	*	*	*	*	*	*	*	-
Agri.labour	*	*	*	*	-	-	-	-	-	-
Horticulture		*	-	-	-	-	*	-	-	-
Dairy	-	-	*	-	-	-	-	-	*	-
Interaction between variables	Agri.labour & Landsize	Service & Other variables	Agri. labour-business	Agri. labour-business	Service business		Horti.-service		Dairy-land Business-land	
				Service Business	Service Irrigation Business Land		Agri. Labour Service		Dairy Business Land	

Note : Contrary to the situation in the other areas, in Gandevi (Guj.), households engaged in horticulture were not growing other crops and hence were not reporting agriculture as occupation

TABLE 13B : INFLUENCE OF LAND, IRRIGATION AND SOURCES OF INCOME ON DOMESTIC ASSET ACQUISITION

SIGNIFICANT	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
RELATION WITH FACTORS	AGRI. FAMILIES	NON-AGRI. FAMILIES	AGRI. FAMILIES	NON-AGRI. FAMILIES	AGRI. FAMILIES	NON-AGRI. FAMILIES	AGRI. FAMILIES	NON-AGRI. FAMILIES	AGRI. FAMILIES	NON-AGRI. FAMILIES
Landsize	*	-	*	-	*	-	-	-	*	-
Irrigation	-	-	*	-	-	-	-	-	-	-
Service	*	*	*	-	*	*	*	-	*	-
Business	-	*	-	-	*	*	-	*	*	-
Agri.labour	-	*	*	*	-	-	*	-	-	-
Horticulture	-	*	-	-	-	-	-	-	-	-
Dairy	-	-	*	*	-	-	-	-	*	-
Interaction between variables	-	Service Business	Agri. labour-business	-	-	-	Service labour	-	Business Land	-
			Agri. labour service	-	-	-	-	-	Business Service	-
	-	-	Agri. labour Irrigation	-	-	-	-	-	Dairy - business-land	-

TABLE 13C : INFLUENCE OF LAND, IRRIGATION AND OTHER SOURCES OF INCOME ON AGRICULTURAL ASSET HOLDING AND ACQUISITION IN AGRICULTURIST HOUSEHOLDS

SIGNIFICANT	GANDEVI (GUJ)		AKOLE (MAH)		GARAG(KAR)		KARCHHANA (UP)		RAILA (RAJ)	
RELATION WITH FACTORS	Total holding	Acquisi-tion	Total holding	Acquisi-tion	Total holding	Acquisi-tion	Total holding	Acquisi-tion	Total holding	Acquisi-tion
Landsize	*	*	*	-	*	*	*	*	-	-
Irrigation	-	-	*	*	*	-	*	-	*	*
Service	-	-	-	-	-	-	-	-	-	-
Business	-	-	-	-	-	-	-	-	*	*
Agri.labour	-	-	-	-	-	-	*	-	*	-
Horticulture	-	-	-	-	*	-	**	-	-	-
Dairy	*	*	*	-	*	-	*	-	*	-
Interaction between variables	-	Dairy Land	Horti. - Labour	Dairy Irrigation				Business Land	Dairy - Business	Agri. Labour
			Agri.labou Irrigation	Horti. - Dairy				Business Irrigation	Agri.lab. Business	Business
			Land Irrigation	Horti. - Labour Horti. - Service					Business Irrigation	

TABLE 14 : FACTORS INFLUENCING ASSET OWNERSHIP IN THE FIVE STUDY AREAS

VARIABLE	GANDEVI (GUJ.)		AKOLE (MAH.)		GARAG (KAR.)		KARCHHANA (UP)		RAILA (RAJ.)	
	TOT.ASSET	DOM.ASSET	TOT.ASSET	DOM.ASSET	TOT.ASSET	DOM.ASSET	TOT.ASSET	DOM.ASSET	TOT.ASSET	DOM.ASSET
	Sig.of T	Sig.of T	Sig.of T	Sig.of T	Sig.of T	Sig.of T	Sig.of T	Sig.of T	Sig.of T	Sig.of T
Caste Catagory	-*	-**	-*	N.S.	N.S.	N.S.	N.S.	-**	-**	N.S.
Family Size	N.S.	**	**	**	**	N.S.	**	**	*	N.S.
Average Edu.	**	**	**	**	*	**	**	**	**	**
Irri.Land	N.S.	**	**	**	**	**	**	**	**	**
Land	**	**	**	**	**	**	**	N.S.	*	#
No.of Underfive	N.S.	N.S.	*	N.S.	N.S.	**	N.S.	N.S.	*	**
No.of Occupation	**	**	N.S.	N.S.	N.S.	**	N.S.	**	N.S.	**
Multiple R	0.8	0.61	0.49	0.47	0.46	0.46	0.37	0.43	0.25	0.27
R2	0.36	0.37	0.24	0.22	0.21	0.21	0.14	0.19	0.06	0.07
Adjusted R2	0.36	0.37	0.24	0.22	0.21	0.21	0.14	0.18	0.06	0.07
S.E.	51.4	7.2	38.1	5.1	44.2	3	35.3	5.7	38.8	3.2
F. Value	242.8	249.2	133.5	125.1	120.4	119.3	65	91.9	29	38.2
Sig.of F	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Note : ** significant at 1% level

* significant at 5% level

\# approaching significance

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BAIF's mission is to create opportunities of gainful self-employment for the rural families, especially disadvantaged sections, ensuring sustainable livelihood, enriched environment, improved quality of life and good human values.

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